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Attorneys for **Plaintiffs,**

KEITH A. FINK & ASSOCIATES

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UNITED STATES DISTRICT COURT

DISTRICT OF NEVADA

KEITH A. FINK & ASSOCIATES, a sole proprietorship dba Keith A. Fink & Associates,

Plaintiffs,

vs.

CONSUMER DIRECT OF AMERICA, a Nevada Corporation; FREEDOM MORTGAGE CORPORATION dba OCEAN WEST FUNDING; MICHAEL A. BARRON, an individual; JOSEPH COSIO-BARRON, an individual; WAYNE BAILEY, an individual; PAUL GRADY, an individual; TERRY VICKERY, an individual, and DOES 1 through 50, inclusive,

Defendants.

Case No. CV-S-05-0304-JCM (RJJ)

**STIPULATION AND ORDER
TO DISMISS WITH PREJUDICE**

IT IS HEREBY STIPULATED AND AGREED, by and between the Plaintiffs, KEITH A. FINK & ASSOCIATES ("Plaintiffs"), through their attorneys of record, Mark E. Ferrario, Esq., and Brandon E. Roos, Esq., of the law firm of Kummer Kaempfer Bonner & Renshaw, and Defendants. CONSUMER DIRECT OF AMERICA, MICHAEL A. BARRON, JOSEPH

1 COSIO-BARRON, WAYNE BAILEY, PAUL GRADY and TERRY VICKERY (hereinafter
 2 collectively referred to as "Defendants"), through their attorneys of record, Jennifer E. Sims,
 3 Esq., of the law firm of McNeil, Tropp & Braun, LLP, that Plaintiffs causes of action against
 4 said Defendants be dismissed in their entirety with prejudice, each of the parties to bear their
 5 own attorneys' fees and costs incurred herein.

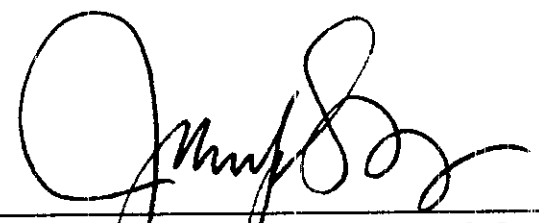
6 DATED this 31st day of August, 2005.

7 KUMMER KAEMPFER BONNER & RENSHAW

8
 9 BY: 
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15
 16 DATED this 2nd day of September, 2005.

17 McNEIL, TROPP & BRAUN, LLP

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 19 BY: 
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 Attorneys for **Defendants,**
 23 **CONSUMER DIRECT OF AMERICA,**
MICHAEL A. BARRON, JOSEPH
 24 **COSIO-BARRON, WAYNE BAILEY,**
PAUL GRADY and TERRY VICKERY

ORDER

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that the claims of the Plaintiffs, KEITH A. FINK & ASSOCIATES, against Defendants, CONSUMER DIRECT OF AMERICA. MICHAEL A. BARRON, JOSEPH COSIO-BARRON, WAYNE BAILEY, PAUL GRADY and TERRY VICKERY, are dismissed with prejudice, all parties to bear their own attorneys' fees and costs.

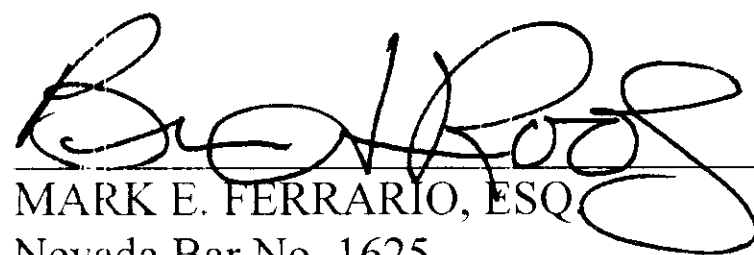
IT IS SO ORDERED.


U.S. DISTRICT COURT JUDGE
DATED: Sept 9, 2005

Respectfully Submitted By:

KUMMER KAEMPFER BONNER & RENSHAW

BY:



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